

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEBRASKA**

IN THE MATTER OF:  
Larry Ray Stafford  
Jerri L. Stafford

Debtors

) BK. NO. 14-81133

) (Chapter 13)

) **CHAPTER 13 PLAN**

) **and**

) **NOTICE OF RESISTANCE DEADLINE**

1. **PAYMENTS**

The Debtor or Debtors (hereinafter called "Debtor") submits to the Standing Chapter 13 Trustee all projected disposable income to be received within the applicable commitment period of the plan. The payment schedule is as follows:

A. Monthly Payment Amount [include any previous payments]	B. Number of Payments	Base Amount (AxB)
<b>\$1,025.00</b>	<b>60</b>	<b>\$61,500.00</b>
\$		\$
\$		\$

Total Plan Base Amount: \$61,500.00

The payment shall be withheld from the Debtor's paycheck: Yes ☐ No ☒

Employee's name from whose check the  
payment is deducted:

Motion for direct pay to be filed

Employer's name, address, city, state, phone: \_\_\_\_\_

Debtor is paid: Weekly ☐ Biweekly ☐ Twice monthly ☐ Monthly ☐ Other ☐

This plan cures any previous arrearage in payments to the Chapter 13 Trustee under any prior plan filed in this case.

**NOTE: PLAN PAYMENTS TO THE TRUSTEE MUST BEGIN IMMEDIATELY FOR PLANS REQUIRING PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS OR LEASE PAYMENTS. IN THOSE CASES PROVIDING FOR EMPLOYER DEDUCTIONS, THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE BY MONEY ORDER OR CASHIER'S CHECK UNTIL THEIR EMPLOYER DEDUCTION BEGINS. IN CASES WITHOUT PRE-CONFIRMATION PAYMENTS, PLAN PAYMENTS MUST COMMENCE WITHIN 30 DAYS OF FILING OF THE PETITION. THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE UNTIL THEIR EMPLOYER DEDUCTION BEGINS.**

2. **ORDER OF PAYMENT OF CLAIMS**

Applicable Trustee fees shall be deducted from each payment disbursed by the Trustee. Claims shall be paid in the following order: 1) 11 U. S. C. § 1326(a)(1)(B)&(C) pre-confirmation payments for adequate protection or leases of personal property; 2) payments to secured creditors under 11 U.S.C. § 1325(a)(5), payments due on executory contracts, the Debtor's attorney fees, 11 U.S.C. § 507(a)(1)(A) priority domestic support claims and approved Chapter 7 Trustee compensation; 3) other administrative expense claims under 11 U.S.C. § 503; 4) other priority claims in the order specified in 11 U.S.C. § 507(a) including post-petition tax claims allowed under 11 U.S.C. § 1305; 5) co-signed consumer debts; 6) general unsecured claims. Unless otherwise noted, claims within each class shall be paid pro rata. If funds remain after payment of specific monthly payments provided for in the plan, the Chapter 13 Trustee may distribute those funds to secured creditors in payment of their allowed secured claims.

3. **§1326(a) PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS & LEASE PAYMENTS.**

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee to the below listed creditors without entry of an order of the Court. The Debtor proposing pre-confirmation payments will **immediately** commence plan payments to the Trustee. Creditors must file a proof of claim to receive payment. Payments by the Trustee shall commence to these creditors within 30 days of the filing of the proof of claim unless the Trustee does not have funds available within 7 working days prior to the end of the 30 day period. Post-confirmation payments are provided for below in Paragraphs 6 and 7 of this plan.

Creditor's Name and Full Address	Last Four Digits of Account Number	Date of Next Payment Due	Payment Amount
1. Navy Federal Credit Union Po Box 3700 Merrifield, VA 22119	xxxxxxx4797		\$200.00

4. **ADMINISTRATIVE CLAIMS.**

Trustee fees shall be deducted from each payment disbursed by the Trustee.

Nebraska Rule of Bankruptcy Procedure 2016-1 (A)(4) and Appendix "N" provide allowance of Chapter 13 attorney fees may be included in a Chapter 13 Plan. Total fees or costs in excess of this amount must be approved through a separate fee application. Fees and costs requested for allowance are as follows:

Total Fees Requested	Fees Received Prior to Filing	Balance of Fees to be Paid in Plan
\$3,700.00	\$0.00	\$3,700.00
Total Costs Requested	Costs Received Prior to Filing	Balance of Costs to be Paid in Plan
\$200.00	\$0.00	\$200.00

Fees and costs allowed shall be paid at the rate of not less than \$ **722.00** per month and shall accrue from the month in which the case is filed.

5. **PRIORITY CLAIMS.**

11 U.S.C. § 1322(a) provides that all claims entitled to priority under 11 U.S.C. § 507(a) shall be paid in full in deferred cash payments unless the holder of a particular claim agrees to a different treatment of such claim except for a priority claims under 11 U.S.C. § 507(a)(1)(B). It is further provided that any and all pre-petition penalties, and post-petition penalties and interest, which have attached or will be attached to any such claim, shall be treated as a general unsecured claim and not entitled to priority. Such claims are as follows:

A. **Domestic Support Obligations:**

- 1) None ☒ [If none, skip to Priority Taxes section.]
- 2) Name of Debtor who owes Domestic Support Obligation: \_\_\_\_\_
- 3) The name(s), address(es) and phone number(s) of the holder of ANY domestic support obligation as defined in 11 U.S.C. § 101(14A):

Name	Address, City, and State	Zip Code	Telephone Number

- 4) The Debtor is required to pay all post-petition Domestic Support Obligations directly to the holder of the claim and not through the Chapter 13 Plan.

B. **Arrearages Owed to Domestic Support Obligation Holders Under 11 U.S.C. § 507(a)(1)(A):**

- 1) None ☒ [If none, skip to subparagraph C below.]
- 2) Name of holder of Domestic Support Obligation Arrearage Claim, estimated arrears and monthly payment.

Name of Creditor	Estimated Arrearage Claim	Monthly Payment On Arrearage
	\$	\$

C. **Domestic Support Obligations Assigned To Or Owed To A Governmental Unit Under 11 U.S.C. § 507(a)(1)(B):**

- 1) None ☒ (If none, skip to Priority Tax Claims.)  
 2) Name of Creditor, estimated arrearage claim and any special payment provisions:

Name of Creditor	Estimated Arrearage Claim	Provision for Payment
	\$	\$

D. **Priority Tax Claims Including Post-Petition Tax Claims Allowed Under 11 U.S.C. § 1305:**

Federal:\$0.00	State:\$0.00	Total:\$0.00

E. **Chapter 7 Trustee Compensation Allowed Under § 1326(b)(3):**

Amount Allowed	Monthly Payment (Greater of \$25 or 5% of Monthly Payment to Unsecured Creditors)
\$-NONE-	\$

F. **Other Priority Claims: None**

6. **SECURED CLAIMS**

A)(1) **Home Mortgage Claims** (including claims secured by real property which the debtor intends to retain).

Unless otherwise provided in this plan, Debtor shall pay all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due beginning with the first due date after the case is filed and such creditor shall retain any lien securing its claim. Any pre-petition arrearage shall be paid through this Chapter 13 plan with interest as provided below and in equal monthly payments as specified below. The amount of pre-petition arrears is determined by the proof of claim, subject to the right of the Debtor to object to the amount set forth in the claim.

Name of Creditor	Property Description	Estimated Pre-petition Arrearage	Pre-confirmation Interest Rate & Dollar Amount Limit, if any		Post-confirmation Interest Rate	Monthly Payment Amount on pre-petition arrears	Total Payments on pre-petition arrears plus interest
Ocwen Loan Servicing	Personal residence	\$n/a	%	\$	%	\$	\$n/a

A)(2) **The following claims secured by real property shall be paid in full through the Chapter 13 plan.**

Name of Creditor	Property Description	Pre-confirmation Interest Rate & Dollar Amount Limit, if Any		Post-confirmation Interest Rate	Monthly Payment Amount	Total Payments Plus Interest
-NONE-		%	\$	%	\$	\$

B) **Post-Confirmation Payments to Creditors Secured by Personal Property**

Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (1) and (2). If the Debtor elects a different method of payment, such provision is set forth in subparagraph (3).

1) Secured Claims to Which § 506 Valuation is NOT Applicable:

Claims listed in this subsection are debts secured by a purchase-money security interest in a personal motor vehicle, incurred within 910 days of filing of the bankruptcy OR debts secured by a purchase money security interest in "any other thing of value", incurred within one year prior to filing of the bankruptcy. These claims will be paid in full with interest as provided below and in equal monthly payments as specified below:

Name of Creditor	Property Description	Estimated Claim Amount	Pre-confirmation Interest Rate & Dollar Amount Limit, if Any		Post confirmation Interest Rate	Monthly Payment Amount	Total Payments Plus interest
1. Navy Federal Credit Union	2007 Honda CRV EX sport utility	\$14,746.00	0.00%	\$0.00	5.25%	Payments shall commence after the payment of attorney fees pursuant to Paragraph 4. Creditors shall receive adequate protection payments of \$200 monthly until such time as regular payments commence	\$15,870.94

2) Secured Claims to Which § 506 Valuation is Applicable:

Claims listed in this subsection are debts secured by personal property not described in the prior paragraph of this plan, 6(B)(1). These claims will be paid either the value of the secured property or the amount of the claim, whichever is less, with interest as provided below and in equal monthly payments as specified below. The portion of a claim that exceeds the value of the secured property will be treated as an unsecured claim. The value of the secured property is determined by the proof of claim, subject to the right of the debtor to object to such valuation.

Name of Creditor	Property Description	Est. Value of Security or Amount Owed (use lowest amt.)	Pre-confirmation Interest Rate & Dollar Amount Limit, if Any		Post confirmation Interest Rate	Monthly Payment Amount	Total Payments plus interest
1. Nebraska Furniture Mart	Items purchased from NFM	\$4,360.68	0.00%	\$0.00	0.00%	Payments to commence after the payment of attorney fees pursuant to Paragraph 4.	\$4,360.68

3) Other provisions:

C) **Surrender of Property**

The Debtor surrenders any interest in the following collateral. Any secured claim filed by the below creditors will be deemed satisfied in full through surrender of the collateral. Any unsecured deficiency claim must be filed by the bar date for claims or allowed by separate order of the Court.

Name of Creditor	Collateral to be surrendered
1. <b>Ally Financial</b>	<b>Possible deficiency balance on voluntary return of vehicle</b>
2. <b>Harley Davidson Financial</b>	<b>Possible deficiency balance on voluntary return of motorcycle.</b>

D) **Lien Avoidance.**

The Debtor shall file a Motion to Avoid the lien of the following creditor(s):

Name of Creditor	Amount Owed	Property Upon Which Debtor Will Seek to Avoid Lien
<b>-NONE-</b>	\$	

7. **EXECUTORY CONTRACTS/LEASES.**

A) The Debtor rejects the following executory contracts:

Name of Creditor	Property Subject to Executory Contract
<b>-NONE-</b>	

B) The Debtor assumes the executory contract/lease referenced below and provides for the regular contract/lease payment to be included in the Chapter 13 plan. Any pre-petition arrearage will be cured in monthly payments as noted below:

Name of Creditor	Property Subject to Executory Contract / Lease	Estimated Arrearages on Contract as of Date of Filing	Monthly Payment to be Made on Contract Arrearage	Regular # of Contract Payments Remaining as of Date of Filing	Amount of Regular Contract Payment	Due date of Regular Contract Payment	Total Payments (arrears + regular contract payments)
<b>-NONE-</b>		\$	\$		\$		\$

8. **CO-SIGNED UNSECURED DEBTS**

A) The following co-signed debts shall be paid in full at the contract rate of interest from petition date.

Name of Creditor	Estimated Amount Due	Contract Rate of Interest	Total Due
<b>-NONE-</b>	\$	%	\$

9. **UNSECURED CLAIMS**

A) Allowed unsecured claims shall be paid prorata from all remaining funds.

**10. ADDITIONAL PROVISIONS**

- A) If there are no resistances/objections to confirmation of this plan or after all objections are resolved, the Court may confirm the plan without further hearing.
- B) Property of the estate, including the Debtor's current and future income, shall revert in the Debtor at the time a discharge is issued, and the Debtor shall have sole right to use and possession of property of the estate during the pendency of this case.
- C) In order to obtain distributions under the plan, a creditor must file a proof of claim within ninety (90) days after the first date set for the Meeting of Creditors except as provided in 11 U.S.C. § 502(b)(9). Claims filed after this bar date shall be disallowed except as provided in Bankruptcy Rule 3002.
- D) Unless otherwise provided in this plan or ordered by the Court, the holder of each allowed secured claim provided for by the plan shall retain its lien securing such claim as provided in 11 U.S.C. § 1325(a)(5)(B).
- E) Debtors shall continue to make their student loan payments directly to the providers. There will be no disbursements for student loan claims under this plan.

**NOTICE OF RESISTANCE DEADLINE**

**ANY RESISTANCE TO THIS PLAN OR REQUEST FOR A HEARING MUST BE FILED IN WRITING WITH THE BANKRUPTCY CLERK'S OFFICE (SEE ORIGINAL NOTICE OF BANKRUPTCY FOR ADDRESS) AND SERVED ON THE ATTORNEY FOR THE DEBTOR AT THE ADDRESS LISTED BELOW (OR SERVED ON THE DEBTOR, IF NOT REPRESENTED BY AN ATTORNEY), ON OR BEFORE:**

**September 19, 2014**

**IF A TIMELY RESISTANCE OR REQUEST FOR A HEARING IS FILED AND SERVED, THE BANKRUPTCY COURT WILL HANDLE THE RESISTANCE IN ACCORDANCE WITH GENERAL ORDER NO. 07-01. IF THERE ARE NO OBJECTIONS TO THE PLAN AS FILED, THE COURT MAY CONFIRM THE PLAN WITHOUT FURTHER HEARING.**

**CERTIFICATE OF SERVICE**

On August 18, 2014 the undersigned mailed a copy of this plan to all creditors, parties in interest and those requesting notice by regular United States mail, postage prepaid. The parties to whom notice was mailed are either listed below or on the attached mailing matrix. The undersigned relies on the CM/ECF system of the United States Bankruptcy Court to provide service to the following: Kathleen A Laughlin, Chapter 13 Trustee.

Dated: August 18, 2014.

By: /s/ Christopher Gamm  
Attorney for the Debtors

Attorney Number: 24889

500 Willow Ave  
Suite 315

Attorney Address: Council Bluffs, IA 51503

Attorney Phone Number: 402-659-4254

Attorney Fax Number: 402-975-6025

Attorney Email Address: chris@gammlaw.us

Ally Financial	200 Renaissance Ctr		Detroit	MI	48243
American Express	Po Box 3001	16 General Warren Blvd	Malvern	PA	19355
Bank Of America	Attention: Recovery Department	4161 Peidmont Pkwy.	Greensboro	NC	27410
Barclays Bank Delaware	125 S West St		Wilmington	DE	19801
Cerastes, LLC	Weinstein, Pinson, and Riley PS	PO Box 3978	Seattle	WA	98124-3978
Chase	Po Box 15298		Wilmington	DE	19850
Citicorp Credit					
Citibank Usa	Services/Attn:Centralize	Po Box 20507	Kansas City	MO	64195
Credit One Bank	Po Box 98873		Las Vegas	NV	89193
Discover Bank	DB Servicing Corporation	PO Box 3025	New Albany	OH	43054-3025
Fed Loan Serv	Po Box 69184		Harrisburg	PA	17106
Gecrb/Amazon	Attn: Bankruptcy	Po Box 103104	Roswell	GA	30076
GECRB/JC Penny	Attention: Bankruptcy	Po Box 103104	Roswell	GA	30076
Harley Davidson Financial	Attention: Bankruptcy	Po Box 22048	Carson City	NV	89721
			Menomonee Falls	WI	53051
Kohls/capone	N56 W 17000 Ridgewood Dr		Dallas	TX	75266
Military Star	3911 Walton Walker		Vienna	VA	22180
Navy Federal Cr Union	820 Follin Lane				
Navy Federal Credit Union	Po Box 3700		Merrifield	VA	22119
Nebraska Furniture Mart	PO Box 3000		Omaha	NE	68103
Ocwen Loan Servicing	3451 Hammond Avenue		Waterloo	IA	50702
Sears/cbna	Po Box 6283		Sioux Falls	SD	57117
Superior Financial Gro	165 Lennon Ln Ste 101		Walnut Creek	CA	94598
Td Bank					
Usa/targetcred	Po Box 673		Minneapolis	MN	55440
Larry and Jerri Stafford	9005 Honey Locust Drive		La Vista	NE	68128
Sarpy County Attorney	1210 Golden Gate Drive		Papillion	NE	68046-2889
Sarpy County Treasurer	1210 Golden Gate Drive, #1127		Papillion	NE	68046